RBS
The Royal Bank of Scotland

Clients' Monies Service User Guide

This guide provides you with information on what you need to do in order to use Clients' Monies Services after it is installed in your PC.

You can use the checklist below to help you work through the steps.

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Section 1 – Before using the service

Step 1 – Add additional users

At the end of the Client Set-Up wizard, you will be prompted to log on as system administrator using the password allocated during the set-up process. Whether you choose to do this immediately following installation, or at a later date, the system administrator is the only user who has been set up on the system at this time. We recommend more than one user should be set up on the system.

The system administrator can set up any number of additional users, allocate various levels/combinations of access privileges and assign individual passwords for log-on. This can be done prior to using the system or at any time in the future (please refer to the online Help Topic: 'Administration – Users' for more information. The online help facility can be accessed via the 'Help' menu option located within Clients' Monies Service).

How to add users

- Click **Admin** from the main menu and then select **Users** from the drop-down list.
- Click **Add** on the right-hand side of the screen and the Add User screen will appear.
- Enter the user's name and password – you will be prompted to enter the password twice to confirm the details. All the fields are mandatory – the User Name is restricted to 15 characters and the Password field to 10 characters.
- Select which access privileges you would like to allocate to the user by clicking the appropriate tick boxes.
- You have now completed the 'Add User' process – click **Add** and you will return to the User Maintenance screen where the added details will appear on the list of active users. If you wish to return to the User Maintenance screen without adding new users, click **Cancel**.
- Then click **OK** and you will return to the main Clients' Monies Service screen without saving the information.

Step 2 – Set up communications with the Bank

In order to communicate with the Bank for the first time, the system administrator must set up communication settings for all additional users.

How to set up additional communications settings

- Click **Admin** from the main menu then select **Communications Details**.
- Then select **Communication Settings** and you will be able to enter User Name and Password for additional users.

Step 3 – Retrieve account details/register account types

On your application form for the Clients' Monies Service, you have indicated how many account types you wished to be set up; whether these should be General or Designated accounts; which currencies they are to be in; and the account name for each account.

- Designated accounts – Designated accounts will pay credit interest on a net or gross basis according to the tax status selected for the client (see Section 1 – Step 5 for information on tax status).
- General accounts – General accounts will always pay credit interest on a gross basis, regardless of the tax status selected for the client.

The Clients' Monies Service Helpdesk will have opened the requested account types according to the information provided by you, and as part of the set-up process, you will need to retrieve the account types file from the Bank and register these accounts – an account type does not become active until it has been retrieved and registered.

How to retrieve the account types files

- The **Receive from Bank** option can only be accessed by users with communications privileges set up.
- Click **Communications** from the main menu and select **Receive from Bank** from the drop-down list.
- A number of screens will guide you through the connection process – the final 'status' window will confirm the sequence of events and that connection is successful. The 'status' window will close automatically and you will return to the main Clients' Monies Service screen.
- Once an account type file is retrieved, please remember to register it on the system.

How to register new account types

- After retrieving the file, click **Admin** from the main menu and then select **Account Types** from the drop down list.
- The Account Types Maintenance screen will display the list of the accounts you have retrieved from the Bank. The Status column will indicate which account types are 'Unregistered'.
- To select and register the account type, click the relevant account within the list provided.
- Click **Register** on the right-hand side of the screen and the Account Type screen will appear. The fields will have all been pre-populated with the details provided by you on the application form.
- Click **Register** again and you will return to the Account Types Maintenance screen where you will see the status of the account type has changed to Registered.
- If you wish to amend any of the details which have been pre-populated or allocated default values, click the **Amend** button from the Account Types Maintenance screen (please refer to the online Help Topic: 'Account Types – Amend' for more information. The online help facility can be accessed via the Help menu option located within Clients' Monies Service).
- Click **OK** from the Account Types Maintenance screen to return to the main Clients' Monies Service screen.
- Please note, you will not be able to use an account type until you have completed this registration process, therefore we recommend that all account types are registered at the same time.

Step 4 – Activate registered account types

In order to activate your account types, you need to send the file of Registered account types to the Bank. Once this has been completed, you will be able to start adding clients and transactions immediately.

How to send

- **The Send to Bank** option can only be accessed by users with communications privileges set-up.
- Click **Communications** from the main menu and select **Send to Bank** from the drop- down list.
- A number of screens will guide you through the connection process – the final Status window will confirm the sequence of events and that connection is successful. The Status window will close automatically and you will return to the main Clients' Monies Service screen.

Step 5 – Add clients

There is a client set-up wizard that will take you through the sequence of steps required to set up a new client. Once this has been completed, you will be able to add transactions for this client immediately.

How to add clients

- Click **Add Client** from the main Clients' Monies Service screen.
- A number of screens will guide you through the process which allow you to enter the following information of your client:
  - client name
  - contact information including telephone, fax and e-mail details
  - primary address/mailing address indicator
  - tax status – this should be recorded as the tax status of the client (see below)
  - account details – you can allocate the relevant account type by clicking the drop- down box and entering an account reference. You can add additional accounts once the client set-up wizard has been completed (please refer to the online Help Topic: 'Accounts – Add' for more information. The online help facility can be accessed via the Help menu option located within Clients' Monies Service).
  - click **Finish** and you will return to the main Clients' Monies Service screen where your new client details will be displayed.
- Repeat this process for each client you wish to add.

Tax status – additional information

Clients set up with a net tax status will receive net credit interest on a Designated account but will receive gross credit interest with a General account.

Clients set up with a gross tax status will receive gross credit interest in all cases, but this must be supported by a valid reason for tax exemption as shown below:

- Limited Company
- Trust
- Pension fund
- Charity
- Nationalised industry/local authority/public body
- Building society
- Unit trust/investment trust
- Clubs and societies
- Regimental account
- Not Ordinarily Resident (NOR)
- PEP
- R85
- Mini ISA
- Tessa ISA
- Maxi ISA

Note: General Client Account may appear as a reason for exemption for Clients' Monies Service users who are using the software of previous version. Please note that this reason is invalid and must not be selected. We recommend you update the software to version 3.2 which has the most up-to-date functionality. Please contact the Clients' Monies Service Helpdesk on **0845 600 2615** who will be happy to help.

Step 6 – Add transactions

In order to add a transaction, you must select an existing client and client account and the details of that client must be on the screen. Client records can be selected by inputting the 'Account Reference', which was allocated during the Client Set-Up wizard, then clicking **Enter** or **Client Search** which will enable you to search by name (please refer to Help Topic – **Clients** – **Search** for more information. The online help facility can be accessed via the Help menu option located within Clients' Monies Service).

To identify the client account, there is a drop-down box within the Transaction History section of the main Clients' Monies Service screen where you are able to select the appropriate client account for which you wish to add the transaction.

How to add transactions

- Click **Add** from the Transaction History section of the main Clients' Monies Service screen.
- The Add Transaction screen will appear and you must complete the following fields:
  - **Account** – the client account previously selected via the main Clients' Monies Service screen will appear as the default. However, there is a drop-down box which allows you to change the client account without the need to return to the main Clients' Monies Service screen.
  - **Transaction number** – this is an internal identification number automatically allocated by the system and will remain blank until a transaction has been added.
  - **Type** – select the type of transaction you wish to add – Deposit or Withdrawal.
  - **Amount** – amount of the transaction
  - **Narrative** – depending on the type of transaction selected, the default text of either 'Deposit' or 'Withdrawal' will be displayed
  - **Value Date** – there is a drop down box which displays a calendar showing the current month with today's date highlighted – any transaction can be valued up to four working days in the future. Click the appropriate date and it will appear in the Value Date field.
- Click **Add** and you will return to the main Clients' Monies Service screen where your new transaction will appear at the top of the 'Transaction History' section with the status 'Not Sent'. If you wish to return to the main Clients' Monies Screen without saving the new transaction, click **Cancel**.
- Repeat this process for each transaction you wish to add to an existing client.

Step 7 – Send data to the Bank

When you have entered all the data following step 3 to step 6, you must send the information to the Bank – this MUST be done prior to the cut-off time of 4.00pm and the system will remind you 15 minutes prior to the cut-off time.

How to send

- The **Send to Bank** option can only be accessed by users with **Communications** privileges set-up.
- Click **Communications** from the main menu and select **Send to Bank** from the drop- down list.
- A number of screens will guide you through the connection process – the final 'status' window will confirm the sequence of events and that connection is successful. The 'status' window will close automatically and you will return to the main clients' monies screen.

Note: If you do not send data to the Bank before the daily cut-off time, the information will not be captured on the system on the following day.

Section 2 – Start using the service

Step 1 – Logging-on

We recommend that you log-on to the Clients' Monies Service at the start of each day as a file containing up-to-date balance and interest accrued information will be available for you to retrieve from the Bank from 7.30am. If you do not download this file, you will not be able to undertake any client account closures or send any information to the Bank that day.

How to log-on

- Double click the **Clients' Monies Service** icon.
- The Login screen will appear – please note, the User Name field within the Login screen will be pre-populated with the name of the last person who logged in to the service on that PC.
- Click the drop-down box in the User Name field and click your name.
- Type in your password and then click the **OK** button.
- You will then see two messages of the following nature:

Housekeeping message:

- This function allows you to limit the length of time in which transactions are held in the database, and this can be set up to run automatically in line with a regular interval setting by a user with appropriate privileges.
- The default value applied is 23 weeks and you will see a message upon logging-in.
- The minimum time interval that can be entered in this field is one week and the maximum time interval is 999 weeks.
- A message about removing old transactions and audit records will appear, please click **No**.
- You will need to decide the housekeeping interval you wish to apply (please see the end of this guide for more information on how to set an appropriate interval).

Connection to the Bank message:

- As stated above, we recommend that connection is made every day to the Bank to retrieve the current Clients' Monies Service balance and interest accrued information. **You must make a connection at least once a week to ensure the integrity of your data**.
- This message will appear as a reminder to every user who logs on until the file has been retrieved.
- Click **OK** to acknowledge the reminder and this will take you to the main Clients' Monies Service screen.

Step 2 – Retrieve balance and interest accrued data

Follow the same procedures under "Section 1 – Step 3".

Step 3 – Reports

There is a facility within this application that allows you to either view, print or export a wide range of reports.

How to print, view or export reports

- The **Reports** menu can only be accessed by users with Reports privileges set-up.
- Click **Reports** from the main menu and select the appropriate report from the drop-down lists (please refer to Help Topic – 'Reports' for more information on each individual report).
- There are a number of additional 'filters' which allow you to refine the data to be displayed, e.g. you can choose to list all account types or select each account type individually, select an individual client or specify a period to report on.
- Click **View** and the selected report will be displayed on screen.
- Click **Print** and the default print screen for your PC will be displayed.
- Click **Export** and the selected report will be exported to your back office system in Excel or CVS format.

Client account balances report

- This report lists each client account, account type (i.e. Designated or General), account reference and currency, together with details of balances held and credit interest accrued broken down as follows:
  - Gross Interest
  - Interest Tax
  - Interest Net.
- General accounts – The report will always show £0.00 in the columns for 'Interest Tax' and 'Interest Net', as General accounts only ever pay interest gross.
- Designated accounts – If a client is set up with gross tax status, the report will show £0.00 in the columns for 'Interest Tax' and 'Interest Net'. If a client is set up with net tax status, the 'Interest Tax' column will show the amount of tax deducted and the 'Interest Net' column will show the amount of interest after deduction of tax.

Client account details report

This report lists each client account, account type (i.e. designated or general) and account reference, together with the tax status of each client. The reason for exemption where tax status is recorded as gross is also displayed.

Note: In the case of General accounts, credit interest will always be paid gross, regardless of the tax status recorded for the client.

Section 3 – Additional settings

The previous sections of this guide show you how to use the basic features of the Clients' Monies Service, such as adding clients and transactions, printing reports, sending data to the Bank and retrieving daily balance and interest accrued files.

However, there are a number of additional functions which allow you to customise the system according to your individual requirements. These key areas are summarised below but please refer to the online help text for a more detailed explanation and instructions on how to fully utilise these settings.

Housekeeping and audit trail

- To ensure optimum performance of Clients' Monies Service, you can define the length of time in which the transactions are held in your database via the Housekeeping function.
- Housekeeping will run:
  - automatically in line with the interval setting applied when a user with the necessary privileges logs on and confirms that it should be undertaken, or
  - on an ad hoc basis, to provide maximum flexibility in managing the size and performance of the system.
- Please note that the interval set within the Housekeeping function also affects the data recorded within the 'Audit Trail' – information is held in the Audit Trail for the same period of time as transactions are maintained in the database.

Addresses

- The 'primary address' of your own business will be pre-filled using information from the application form – this is your main address and we will send a copy of all client statements and tax certificates to this address.
- It is possible to record a number of addresses at both your business and client level and to indicate whether you wish these to be mailing addresses or for information purposes only.
- The primary address of each client can be inputted via the client set-up wizard and if the 'Mailing Address' tick box is enabled, an extra copy of that client's statement will be generated and mailed directly to the address recorded.
- In addition to the primary address information held at both your business and client level, you can add additional addresses – two via the Customer Contact Details screen and two via the Amend Client screen.

If you would like further information about using Clients' Monies Service, please refer to the Frequently Asked Questions and Glossary of terms sections at **www.rbs.co.uk/welcometocms**. Alternatively please contact the Clients Monies Service Helpdesk at **0845 600 2615**.

Max call charge from a BT landline is 6p plus up to 2p per minute. Calls from other networks may vary. Calls may be recorded. Lines are open between 8.00am and 4.00pm.

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